

I claim:

1. A means for access to data on the Internet, World Wide Web and other financial institutions by use of an automated teller machine (ATM) or Point-of-Sale (POS) terminal, comprising:
an ATM or POS terminal;
an ATM/POS terminal keypad;
an ATM/POS terminal screen;
a series of ATM/POS terminal screen menu keys;
means of connection to telephone or other data transmission lines;
electronic programming code suitable for interpreting keypad entries and obtaining electronic connection to remote Internet and other database sources;
whereby, upon the activation of a particular series of said keypad or said menu keys of said ATM or POS terminal, said terminal is connected to said Internet, database or said financial institution, facilitating the display of data from such sources on the terminal screen of said terminal.
2. The system according to claim 1, wherein fees for such access are charged to one of a group of financial cards used in an ATM/POS terminal magnetic strip card reader, comprising a credit card, a debit card, an ATM card or a special access card.
3. The system according to claim 1, wherein said terminal requires no additional physical hardware or modifications to said terminal.
4. The system according to claim 1, wherein said terminal screen features a menu selection from a group of selections, comprising sports scores, weather, stock quotes, travel directions, flight schedules, email access, real-time communication, song selection, Internet access, financial services, movie listings, movie times, show listings and show times, whereby upon selection of said menu item by selection of associated screen menu key, connection is made

to a database in a group of databases comprising the Internet, a financial service database, and a private database controlled by an ATM/POS network, and displays data in said database associated with the topic of said menu selection on said screen.

5. The system according to claim 1, wherein said screen can display an image of said keypad with the addition of letters on said keypad's keys in the arrangement of a telephone keypad.
6. The system according to claim 1, wherein said keypad facilitates the entering of alphanumeric data to initiate connection at said terminal to a specific web site associated with the URL address typed in.
7. The system according to claim 4, wherein selection of a menu choice using said keypad facilitates the downloading, listing, display and review of email messages associated with said terminal's user email account on said screen, and the ability to compose content for email messages to be sent using said keypad alphanumeric entries, and the sending of said composed email messages to remote email addresses.
8. The system according to claim 4, wherein selection of a menu choice using said keypad facilitates the capability for the user of said terminal to type in messages using said keypad and transmit them to a remote viewer for viewing at another ATM/POS or computer terminal, with the ability for said remote viewer to type in an alphanumeric message and transmit it to be seen at said user's terminal screen.
9. The system according to claim 4, further comprising an audio speaker, wherein selection of a menu key corresponding to said menu selection "song selection" facilitates the display of songs available for downloading from said Internet and other said database sites, whereby upon selection of a particular song displayed by the selection of an associated menu or

keypad key, said song in the form of a digital file will be downloaded to said terminal from said database and execute said file to be transmitted from said speakers.

10. The system according to claim 4, wherein selection of a menu key corresponding to said menu selection "insurance policy" facilitates the display of data pertaining to insurance policies available for purchase at the terminal site, and information required for entry to confirm acceptance of policy coverage; whereby upon entry of required user personal data, said data is transmitted electronically to said financial institution, and upon acceptance for coverage by said institution, said confirmation of coverage is transmitted to user for display to said terminal screen.
11. The system according to claim 1, wherein said screen displays advertising data.
12. A means for access to data on the Internet, World Wide Web and other financial institutions by use of an automated teller machine (ATM) or Point-of-Sale (POS) terminal, comprising:
 - an ATM or POS terminal;
 - an ATM/POS terminal keypad;
 - an ATM/POS terminal screen;
 - a series of ATM/POS terminal screen menu keys;
 - a receipt printer interconnected to said terminal;
 - means of connection to telephone or other data transmission lines;
 - electronic programming code suitable for interpreting keypad entries and obtaining electronic connection to remote Internet and other database sources, and printing in a format suitable for said terminal's printer;whereby, upon the activation of a particular series of said keypad or said menu keys of said ATM or POS terminal, said terminal is connected to said Internet, database or said financial institution,

facilitating the display of data from such sources on the terminal screen of said terminal, and said data is printed to paper by means of said receipt printer.

13. The system according to claim 12, wherein said data printed is one of a group of data types comprising sports scores, weather, stock quotes, travel directions, flight schedules, email messages, movie listings, movie times, show listings and show times.

14. The system according to claim 12, wherein said paper comprises one of a group comprising a cashier's check, a traveler's check, a personal check, a raffle ticket, a food stamp, a coupon, a show ticket, a movie ticket, and an insurance policy.

15. A means for access to data on the Internet, World Wide Web and other financial institutions by use of an automated teller machine (ATM) or Point-of-Sale (POS) terminal, comprising:

an ATM or POS terminal;

an ATM/POS terminal keypad;

an ATM/POS terminal screen;

a video camera;

a series of ATM/POS terminal screen menu keys;

means of connection to telephone or other data transmission lines;

electronic programming code suitable for interpreting keypad entries and obtaining electronic

connection to remote Internet and other database sources, and transmitting, receiving and

displaying video images in digital form;

whereby, upon the activation of a particular series of said keypad or said menu keys of said ATM

or POS terminal, said terminal is connected to said Internet, database or said financial institution,

facilitating the display to said screen of visual data from a remote site comprising video data, and

the digital transmission of images from said video camera to said remote site.

16. The system according to claim 15, wherein said video camera is a security video camera of said terminal.
17. The system according to claim 15, wherein said video camera is not the security video camera of said terminal.
18. The system according to claim 15, wherein said remote site is another ATM/POS terminal.
19. The system according to claim 15, wherein said remote site is a computer.